

No. 275

**ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES
--
NATIONAL BANKS
AND
TRUST COMPANIES
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December 31, 2006

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of Administration
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& Financial Institutions

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Aggregate Assets, Liabilities and Capital of 65 state banks and 2 trust companies, December 31, 2006, compared with 64 state banks and 3 trust companies, December 31, 2005.

	(000 omitted)			
	December 31		Increase/Decrease	
	2006	2005	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$660,281	\$685,411	(\$25,130)	(3.67)
Securities - Held to Maturity.....	222,576	237,177	(14,601)	(6.16)
Securities - Available for Sale.....	2,596,084	2,648,164	(52,080)	(1.97)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,818,660	2,885,341	(66,681)	(2.31)
Funds Sold & Repurchase Agreements.....	315,560	280,551	35,009	12.48
Loans and Leases.....	10,402,143	9,482,055	920,088	9.70
Less: Allowance for Loan and Lease Losses.....	147,750	134,967	12,783	9.47
Net Loans and Leases.....	10,254,393	9,347,088	907,305	9.71
Fixed Assets.....	353,910	322,139	31,771	9.86
Other Real Estate Owned.....	11,874	12,198	(324)	(2.66)
Other Assets.....	542,673	479,516	63,157	13.17
TOTAL ASSETS	\$14,957,351	\$14,012,244	\$945,107	6.74
LIABILITIES				
Interest-Bearing Deposits.....	\$8,918,737	\$8,495,393	\$423,344	4.98
Non-Interest-Bearing Deposits.....	2,536,501	2,395,717	140,784	5.88
Funds Purchased & Repurchase Agreements.....	1,231,585	937,664	293,921	31.35
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	638,452	737,746	(99,294)	(13.46)
Other Liabilities.....	108,772	91,030	17,742	19.49
TOTAL LIABILITIES	\$13,434,047	\$12,657,550	776,497	6.13
CAPITAL				
Subordinated Notes and Debentures.....	\$15,000	\$15,000	0	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	122,812	121,023	1,789	1.48
Surplus.....	878,335	796,036	82,299	10.34
Undivided Profits and Capital Reserves.....	517,183	422,616	94,567	22.38
Other Equity Capital Components.....	(10,026)	19	(10,045)	(52,868.42)
TOTAL CAPITAL	\$1,523,304	\$1,354,694	168,610	12.45
TOTAL LIABILITIES AND CAPITAL	\$14,957,351	\$14,012,244	\$945,107	6.74

STATE BANKS	December 31,	
	2006	2005
Total Loans and Leases to Total Assets.....	68.87%	67.02%
Total Loans and Leases to Total Deposits.....	90.81%	87.06%
Total Capital and Reserve Accounts to Total Assets.....	11.06%	10.53%
Tier 1 Capital to Total Assets.....	10.08%	9.56%
Allowance for Loan and Lease Losses to Total Loans.....	1.42%	1.42%

Aggregate Assets, Liabilities and Capital of 15 national banks, December 31, 2006, compared with 14 national banks, December 31, 2005. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2006	2005	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$79,176	\$94,372	(\$15,196)	(16.10)
Securities - Held to Maturity.....	22,712	49,086	(26,374)	(53.73)
Securities - Available for Sale.....	154,533	130,015	24,518	18.86
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	177,245	179,101	(1,856)	(1.04)
Funds Sold & Repurchase Agreements.....	38,927	45,955	(7,028)	(15.29)
Loans and Leases.....	1,390,310	1,222,993	167,317	13.68
Less: Allowance for Loan and Lease Losses.....	19,358	16,714	2,644	15.82
Net Loans and Leases.....	1,370,952	1,206,279	164,673	13.65
Fixed Assets.....	55,502	48,418	7,084	14.63
Other Real Estate Owned.....	2,594	2,468	126	5.11
Other Assets.....	66,799	42,332	24,467	57.80
TOTAL ASSETS	\$1,791,195	\$1,618,925	\$172,270	10.64
LIABILITIES				
Interest-Bearing Deposits.....	\$1,251,874	\$1,125,149	\$126,725	11.26
Non-Interest-Bearing Deposits.....	264,341	265,204	(863)	(0.33)
Funds Purchased & Repurchase Agreements.....	21,817	20,603	1,214	5.89
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	43,165	45,721	(2,556)	(5.59)
Other Liabilities.....	18,500	14,362	4,138	28.81
TOTAL LIABILITIES	\$1,599,697	\$1,471,039	128,658	8.75
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	22,653	21,978	675	3.07
Surplus.....	79,465	46,885	32,580	69.49
Undivided Profits and Capital Reserves.....	90,000	79,023	10,977	13.89
Other Equity Capital Components.....	(620)	0	(620)	N/A
TOTAL CAPITAL	\$191,498	\$147,886	43,612	29.49
TOTAL LIABILITIES AND CAPITAL	\$1,791,195	\$1,618,925	\$172,270	10.64
GRAND TOTAL - ALL BANKS IN MONTANA	\$16,748,546	\$15,631,169	\$1,117,377	7.15

NATIONAL BANKS	December 31,	
	2006	2005
Total Loans and Leases to Total Assets.....	76.79%	74.77%
Total Loans and Leases to Total Deposits.....	91.70%	87.96%
Total Capital and Reserve Accounts to Total Assets.....	11.65%	10.06%
Tier 1 Capital to Total Assets.....	10.69%	9.13%
Allowance for Loan and Lease Losses to Total Loans.....	1.39%	1.37%

MONTANA STATE BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Baker.....The Bank of Baker
 Belt.....Belt Valley Bank (f)
 Bigfork.....Flathead Bank of Bigfork
 Belgrade *Cut Bank* *Ennis* *Lakeside*
 Big Timber.....Citizens Bank & Trust Co. (f)
 Billings.....Beartooth Bank*
 First Citizens Bank
 Laurel
 First Interstate Bank (f)
 Montana:
 Belgrade *Bozeman* *Colstrip* *Eureka*
 Evergreen *Gardiner* *Great Falls* *Hamilton*
 Hardin *Helena* *Kalispell* *Lame Deer*
 Livingston *Miles City* *Missoula* *Polson*
 Red Lodge *Whitefish*
 Wyoming:
 Buffalo *Casper* *Cheyenne* *Gillette*
 Jackson *Jackson Hole* *Lander*
 Laramie *Mills* *Riverton* *Sheridan*
 Rocky Mountain Bank
 Bigfork *Bozeman* *Broadus* *Kalispell*
 Plains *Plentywood* *Stevensville*
 Whitehall
 Western Security Bank (f)
 Laurel *Lewistown*
 Boulder.....First Boulder Valley Bank
 Montana City
 Bozeman.....American Bank (f)
 Big Sky *Big Timber* *Livingston* *Whitefish*
 Bank of Bozeman
 Big Sky Western Bank (f)
 Belgrade *Big Sky* *Four Corners*
 First Security Bank
 Belgrade *Big Sky* *Fort Benton*
 Three Forks *West Yellowstone*
 The TrustPeople, Inc.
 Butte.....First Citizens Bank (f)
 Cascade.....Stockmens Bank (f)
 Choteau.....The Citizens' State Bank of Choteau (f)
 Columbia Falls.....Freedom Bank
 Deer Lodge.....First Security Bank of Deer Lodge
 Peoples Bank of Deer Lodge
 Denton.....Farmers State Bank of Denton (f)
 Dillon.....State Bank & Trust Co.
 Dutton.....Dutton State Bank
 Ennis.....First Madison Valley Bank
 West Yellowstone
 Forsyth.....First State Bank of Forsyth
 Glasgow.....First Community Bank (f)
 Ashland *Culbertson* *Froid* *Helena*
 Hinsdale *Three Forks* *Wolf Point*
 Valley Bank of Glasgow (f)
 Glendive.....Community First Bank
 Great Falls.....Heritage Bank
 Billings *Bozeman* *Chester* *Fort Benton*
 Glendive *Hamilton* *Havre* *Kalispell*
 Missoula *Shelby*
 Prairie Mountain Bank
 Hamilton.....Citizens State Bank
 Corvallis
 Ravalli County Bank (f)
 Corvallis *Stevensville*
 Hardin.....Little Horn State Bank
 Billings *Laurel* *Lockwood*
 Havre.....Independence Bank
 Glasgow *Malta* *Poplar* *Scobey*

Helena.....AnnaCo Trust Company
 First Security Bank
 Valley Bank of Helena (f)
 East Helena
 Jordan.....Garfield County Bank
 Kalispell.....Glacier Bank (f)
 Anaconda *Bigfork* *Butte*
 Columbia Falls *Evergreen* *Libby*
 Polson
 Three Rivers Bank of Montana
 Valley Bank
 West One Bank
 Laurel.....Yellowstone Bank (f)
 Absarokee *Billings* *Columbia*
 Lincoln.....First Bank of Lincoln
 Lolo.....Bitterroot Valley Bank
 Bonner *Frenchtown* *Missoula* *St. Regis*
 Superior
 Malta.....First Security Bank of Malta (f)
 First State Bank (f)
 Manhattan.....Manhattan State Bank
 Amsterdam *Three Forks*
 Miles City.....Stockman Bank of Montana
 Billings *Belgrade* *Bozeman* *Conrad*
 Cut Bank *Dillon* *Glendive* *Great Falls*
 Havre *Hysham* *Plentywood* *Richey*
 Sidney *Terry* *Wibaux* *Worden*
 Missoula.....Community Bank - Missoula (f)
 First Security Bank of Missoula (f)
 Hamilton *Plains* *Thompson Falls*
 Phillipsburg.....Flint Creek Valley Bank (f)
 Butte *Drummond*
 Plentywood.....Montana State Bank (f)
 Polson.....Eagle Bank **
 Ronan.....Community Bank, Inc. (f)
 Pablo *Polson*
 Valley Bank of Ronan (f)
 Arlee *Hot Springs* *Pablo* *Polson*
 St. Ignatius *Thompson Falls*
 Roundup.....First Security Bank of Roundup
 St. Ignatius.....Lake County Bank (f)
 Seeley Lake.....First Valley Bank
 Shelby.....The First State Bank of Shelby
 Sidney.....1st Bank (f)
 Stanford.....Basin State Bank
 Lewistown
 Townsend.....State Bank of Townsend (f)
 Victor.....Farmers State Bank (f)
 Darby *Florence* *Hamilton* *Stevensville*
 Lolo
 Whitefish.....Glacier Bank of Whitefish (f)
 Eureka
 Wolf Point.....Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

*Opened 4-24-06

**Opened 7-25-06

STATE BANKING BOARD ACTIONS:

None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open branches in the following locations:

10-3-06 – First Interstate Bank, Billings – Kalispell

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Absarokee.....United Bank of Absarokee, N.A.
 Columbus
 Bridger.....Bank of Bridger, N.A.
 Montana:
 Butte *Harlem* *Joliet* *Red Lodge*
 Wyoming:
 Greybull *Lovell* *Powell*
 Browning.....Native American Bank, N.A.
 Chinook.....Western Bank of Chinook, N.A.
 Columbia Falls.....First Citizens Bank, N.A.
 Kalispell
 Ekalaka.....First National Bank of Ekalaka
 Fairfield.....First National Bank
 Vaughn
 Harlowton.....Continental National Bank
 Ryegate
 Helena.....Mountain West Bank, N.A.
 Bozeman *Great Falls* *Missoula*
 Kalispell.....Mountain West Bank of Kalispell, N.A.
 Whitefish
 Lewistown.....First National Bank of Lewistown
 Libby.....First National Bank of Montana, Inc.
 Anaconda *Bozeman* *Butte* *Kalispell*
 Missoula *Troy*
 Polson.....First Citizens Bank of Polson, N.A. (1)
 East Missoula
 Twin Bridges.....Ruby Valley National Bank
 Sheridan
 White Sulphur
 Springs.....Bank of the Rockies, N.A.
 Clyde Park *Emigrant* *Helena* *Livingston*

(1) Converted from state to national charter 8-23-06.

Cities with branches of out-of-state banks operating in Montana

(permitted under law effective October 1, 2001)

Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula – U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells Fargo Bank, National Association, Sioux Falls, SD